

**From:** <lizdobson@windstream.net> on 10/02/2007 12:30:08 PM

**Subject:** Truth in Lending

In regard to questionable credit card company tactics; I have always wondered why credit card companies are allowed to penalize me if I pay another creditor late. How is that any of their business? Doesn't that violate my privacy? And what difference does it make as long as I'm paying them on time?

And another thing I don't understand; I pay my credit card bills on or before the due date, always over the minimum amount, and yet, when I ask for a lower rate for playing by their rules, they tell me I'm too 'high risk'??? Bank of America, my sorry excuse for a financial institution, is the worst. They have never financed any of my homes or cars, for the afore mentioned reason, yet they couldn't wait to send me one of their high interest credit cards, which I was stupid enough to use. And despite paying as I have described above, they refuse to lower my APR. My husband and I make almost 6 figures a year, but we're still not 'good enough' for a preferred rate though we jump through their hoops.

Chase is another sneaky one. I usually don't pay much attention to all the crap they send in the envelopes, but one day I did, and just happened to see that if I didn't notify them by a certain time that I didn't want my APR to go up, they were going to increase it. Not because I had defaulted on my account, mind you, just because they wanted to. This is insane!

Please help us consumers. We're getting the rough end of the stick. And when the credit card companies are adding \$200.00 or more a month in finance charges to one's account, it is hard to get ahead. If you need an 'average Jane' to testify in court, I would be glad to. This whole credit card thing is about as ridiculous as the insurance industry in this country.

Thank you.

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